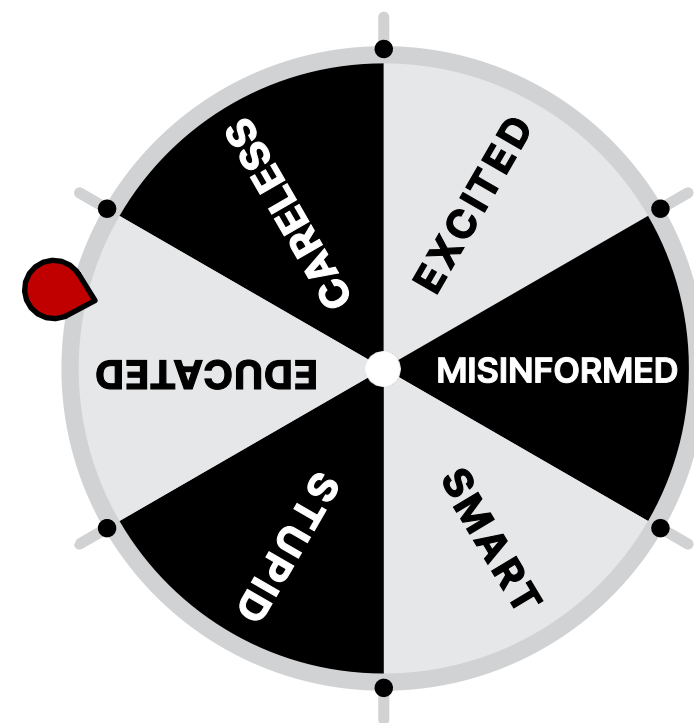


# How



# are you to buy a house?

Just An Example

Purchase Price	\$ 1,000,000
Interest	4.5%
Years	30
Interest	\$ 824,067
<b>Total Cost</b>	<b>\$ 1,824,067</b>
Agent/Broker Fee	\$ 60,000
Total Taxes	\$ 324,000
Total Maintenance	\$ 750,000
<b>Total Cost in 30 Years</b>	<b>\$ 2,958,067</b>
*Maximum Appreciation	\$ 1,050,000
<b>1. Best Case Scenario: You LOST</b>	<b>\$ 1,734,067</b>
<b>2. Worst Case Scenario: You LOST</b>	<b>\$ 2,958,067</b>

Average Home in New York  
 Average Percentage for a Bank Loan  
 Average Term  
 Average Abuse Fees

**You paid 82% MORE FOR THAT HOUSE !**

National Average of 6%  
 National Average of 1.08% per Year  
 National Average of 2.5% per Year

**You spent 189% EVEN MORE FOR THAT HOUSE !**

National Average 3.5%

**With Appreciation**  
**Without Appreciation**

\* Maximum Appreciation:  
 0 Recessions + 30 years of a straight increase =  
 Unheard of. It's only used to illustrate  
 "The World's Best Case Scenario."

Trivia: Would you rather have \$ 10,000 - \$ 1,000,000 **A MONTH** or *own* a house?

# The Hard Truth

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You literally **GAVE** \$2,958,067 (or \$1,734,067) of your hard-earned money to someone/somewhere for them to own, without you ever making a profit on it.

How misinformed are you to do something like that?

How do you even sell a house in 30 minutes or 30 years from today that is 82% or 189% **MORE** than its current market value to make \$1 profit?

Who would agree to give money to something that you don't own, can't profit from, and pay an additional 82% for it?

**Example**

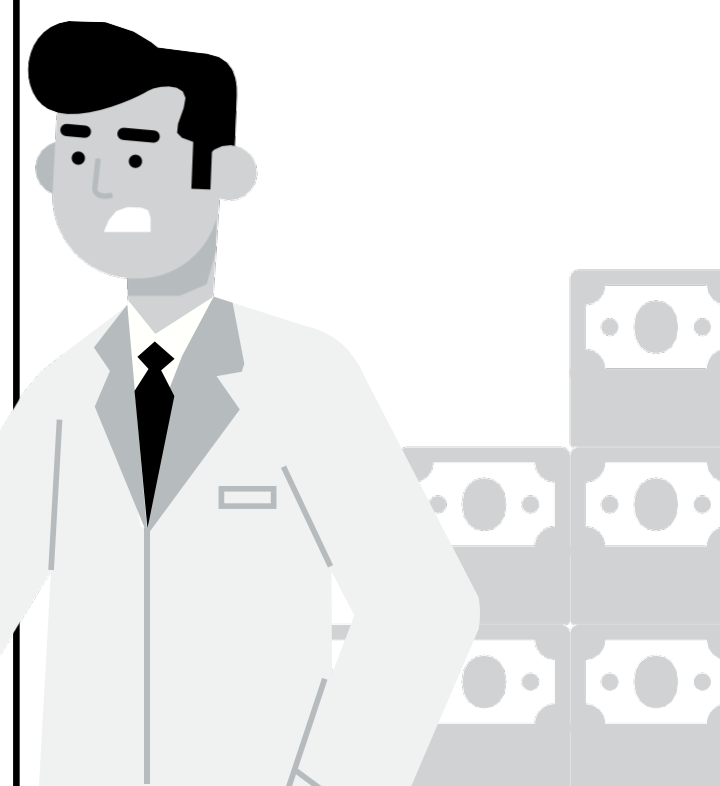
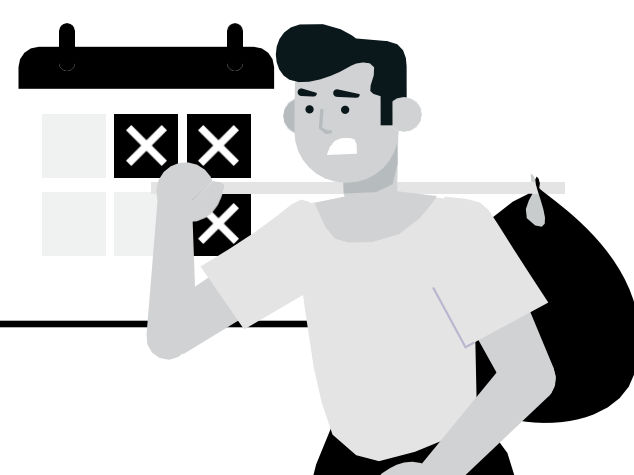
If I asked you to donate \$10,000 to a homeless person and he asks you for an additional \$8,200 on top of the \$10,000 you just gave him **PLUS** you put the house in his name, wouldn't you think that is single-handedly the dumbest thing you've ever heard of in your life?

You do **NOT** own this home. Want to test this theory? Stop paying for 2 months and see which new family starts calling it **THEIR** home on the 3rd month. No single-family home (with a loan) will ever make a profit, period. It's just an unimaginable lifetime of loss and delusion of thinking you own it.

The place you call **HOME** is nothing more than a few walls and 1 roof that you are giving \$2,958,067 (or \$1,734,067) of your hard-earned money to, with **NOTHING** in return for the rest of **YOUR** life.

Yet everyone keeps steering you to believe that this is the "**American Dream.**" Who's dream is it?

Who is really homeless in this scenario?



Trivia: Would you rather have \$ 10,000 - \$ 1,000,000 A MONTH or *own* a house?

# Questions

01

## Is there such a thing as Good and Bad Loans?

Yes, good loans are the ones you can control with "forced appreciation" in multifamily units. Everything else is a bad loan.

Refinancing is even worse than our example. It doubles your percentage and carelessness.

02

## Is there a distinction between Wealthy and Rich people?

Yes, Rich people use liabilities that amass debt with no profits. Wealthy people sell these debts to the Rich and become even wealthier.

03

## What happens if I buy a house in ALL CASH?

That would not be a smart idea, unless you are only spending **25%** of your annual CashFlow.

Example: \$4,000,000 a year in Cashflow to buy that \$1,000,000 house.

04

## What happens if I have renters in the house I own?

There are only **10** landlord friendly states that you should have renters in, and it should **NEVER** be in the same house you live in.

The States = AZ, CO, FL, GA, IN, KS, KY, MS, OH, and TX.

05

## Is there a difference between Tenant Friendly and Landlord Friendly States?

Yes, Tenant Friendly States means someone can live in your house rent-free for **8** years, leading to a foreclosure in **3** months and/or depleting your personal savings (for a maximum of **8** years) without ever getting that money back.

06

## Are Stocks, REIT's, and Retirement Accounts good investments?

Absolutely not! They all depend on the market. The multifamily units we own has nothing to do with recessions, pandemics or fluctuations in the economic markets.

07

## What do I do with all my cash?

Cash is **NOT** king; CashFlow **IS**. Cash is a depleting expense that anyone, including a monkey can learn how to swipe a credit card, while CashFlow is a growing cash function. Remember, wealthy people get wealthier during economic uncertainties. This is not only exclusively for the wealthy, it includes you too.

08

## What should I do with my excess savings?

Find the best Multi-Family investment company that you trust and that **DOESN'T** require you to be part of the LLC, which would subject you to their debt.

Trivia: Would you rather have \$ 10,000 - \$ 1,000,000 **A MONTH** or *own* a house?

## START

Mr. Misinformed



Buying a house (to live in) is single-handedly the most senseless thing a human being can do.

Wealthy people don't own houses; they **RENT** mega-mansions

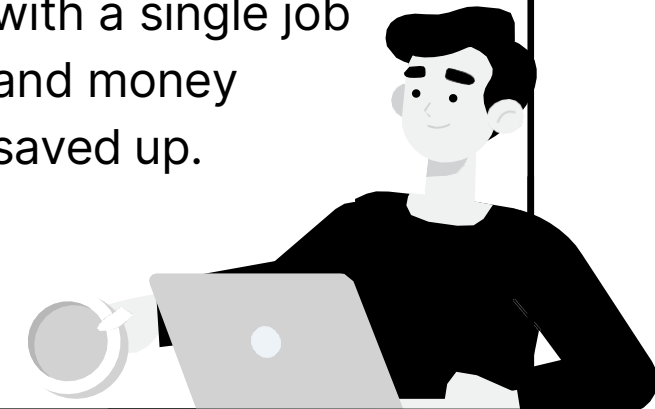
(repeat that **10** times)



They own hundreds of multifamily units, giving them an un-Godly amount of CashFlow that always make them profitable

during **RECESSIONS** and **PANDEMICS** every single month for a fraction of how much Mr. Misinformed invested into his house.

Yes, most of them started with a single job and money saved up.



## FINISH



# IN CONCLUSION

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### The Only Difference

They understood that earning CashFlow each month is wealthier than being rich with liabilities that **DON'T** provide any profits.

### In Conclusion:

Multifamily units are what the wealthy **OWN** while continuing to rent their homes or mega-mansions and amass an un-Godly amount of Cashflow.

and that they can retrieve it **WHENEVER** they want.

Unlike Mr. Misinformed, the wealthy quickly understood that owning and buying multifamily units would **NEVER** be affected by any absurd penalties, market fluctuations, admin fees (aka Market Gamblers)

Just Think! If **YOU** decided to give someone a house **TO OWN** that he/she did **NOT** initially have. Then that person now uses his/her new house **AGAINST YOU** to make a ridiculous amount of money off of you. This is pure stupidity.

means **GIVING** someone 82% or 189% of the home's value without the homeowner ever making a profit.

### They know that "owning" a house



Trivia: Would you rather have \$ 10,000 - \$ 1,000,000 A MONTH or *own* a house?

# P.S.

**Unfortunately**, even after reading all of this, the majority of the misinformed readers will still say:  
“Wait a second ... I know a certain ‘so and so’ that made money from buying and selling their house.”

I’m here to tell you it is nearly impossible to sell a house for 82% or 189% **MORE** than its current value to make \$1 dollar profit. Remember: The 82% was **IF** it was 30 years of straight appreciation, which is unheard of in our world, so it would be more 189%.

If your ‘so and so’ bought a house for \$1,000,000 and sold it for \$1,500,000 they did **NOT** make \$500,000 profit, but **LOST** (or gave) over **\$2,458,067**, less the \$500,000 profit (as per our example on page 1).

Why would **ANYONE** do that to **THEMSELVES** ?

If you are financing your house, go to your bank and see how many employees, tables, chairs and staple guns they have, then look at **THEIR** building because **THAT** is what you're paying for.

Last Time: Would you rather have \$ 10,000 - \$ 1,000,000 **A MONTH** or *own* a house?